

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09892627
	Filing Date		2001-06-28
	First Named Inventor	William C. Kitchen	
	Art Unit	3696	
	Examiner Name	Clement B. Graham	
Attorney Docket Number		23952-0037	

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	4	3949364		1976-04-06	Clark et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-05-23	Braun et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson et al.	

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9	4791561		1988-12-13	Huber	
10	4926325		1990-05-15	Benton et al.	
11	4929818		1990-05-29	Bradbury et al.	
12	4948174		1990-08-14	Thomson et al.	
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17	5111395		1992-05-05	Smith et al.	
18	5237159		1993-08-17	Stephens et al.	
19	5303149		1994-04-12	Janigian	

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20	5504677	1996-04-02	Pollin	
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1	"Banks, Credit Unions Join in Utilities to Expand Bill Payment Plan." Press Release. Omaha World-Herald (Sunrise Edition), August 30, 1989.	<input type="checkbox"/>
2	"Federal Reserve System Docket No. R-0643, Regulation CC CFR Part 2 29, Availability of Funds and Collection of Checks." Press Release. American Banker, October 27, 1988, vol. 153, issue 211.	<input type="checkbox"/>
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9	DUNKIN, AMY. "Personal Business: Software, Have a PC? Now You Can Chuck Your Checkbook." Business Week, September 3, 1990.	<input type="checkbox"/>
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11	FRANCIS, G. JAY et al. Excerpts from "Chapter 6: The Payment Function - Routing Symbol and Transit Number." Principles of Banking, p. 109, American Bankers Association, 1998.	<input type="checkbox"/>

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12	GULLO, KAREN. "Reistad Continues Quest for the 'Checkless Society,' Series: 8." American Banker, July 16, 1991, vol.156, issue 135.	<input type="checkbox"/>
13	HOWARD, BILL. "The Best of 1989." PC Magazine, January 16, 1990.	<input type="checkbox"/>
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15	MAGID, LAWRENCE. "How to Put PC to Work Paying Bills." Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
16	Merriam-Webster's Collegiate Dictionary, 10th edition, p. 293, word, "database" (1962); and p. 929, word, "processing" (1532).	<input type="checkbox"/>
17	PASCHAL, JAN. "New Edition of Rand McNally Bankers Directory Available." Journal Record, February 11, 1987, Oklahoma City. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>
18	SHIPLEY, CHRIS. "CheckFree's Payment System." PC Computing, August 1, 1991.	<input type="checkbox"/>
19	SHIPLEY, CHRIS. "Electronic Bill Paying Just Got a Lot Easier." PC Computing, May 1, 1991.	<input type="checkbox"/>
20	STREETTER, BILL. "The Future is Here and It's on TV." ABA Banking Journal, November 1990. Extracted on Internet from Corporate Business Source database.	<input type="checkbox"/>
21	Declaration by Mark Johnson.	<input type="checkbox"/>
22	TRIPP, JULIE. "How to Lend Uncle Sam Your Money." The Oregonian, October 28, 1990, p. B1, Portland, OR. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>

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23	TYSON, DAVID O. "Princeton Telecom Addresses Problems of On-Line Bill Payment." American Banker, August 1989, vol. 154, no. 154 .	<input type="checkbox"/>
24	WHITE, et al. "4-in-1 Accounting: The Basics from Real-World." PC Magazine, October 1, 1985, pp. 167-168, vol. 4, no. 20. Extracted on Internet from Dialog file 47, Accession #02746427.	<input type="checkbox"/>
25	Non-Final Office Action mailed 12/17/2008 for related US Patent Application No. 09/820,805 (filed 3/30/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
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